

ABSTRACT OF THE DISCLOSURE

2 The present invention is an electronic bill payment system that employs holding
3 accounts, maintained by a collection of banks or a third party, to pay high-volume payees
4 by first making internal funds transfers from payers accounts into holding accounts, and
5 then making funds transfers from holding accounts into the accounts of high-volume
6 payees residing within the same banks.

the following table, which gives the number of each class of vessels, and the number of men in each class.